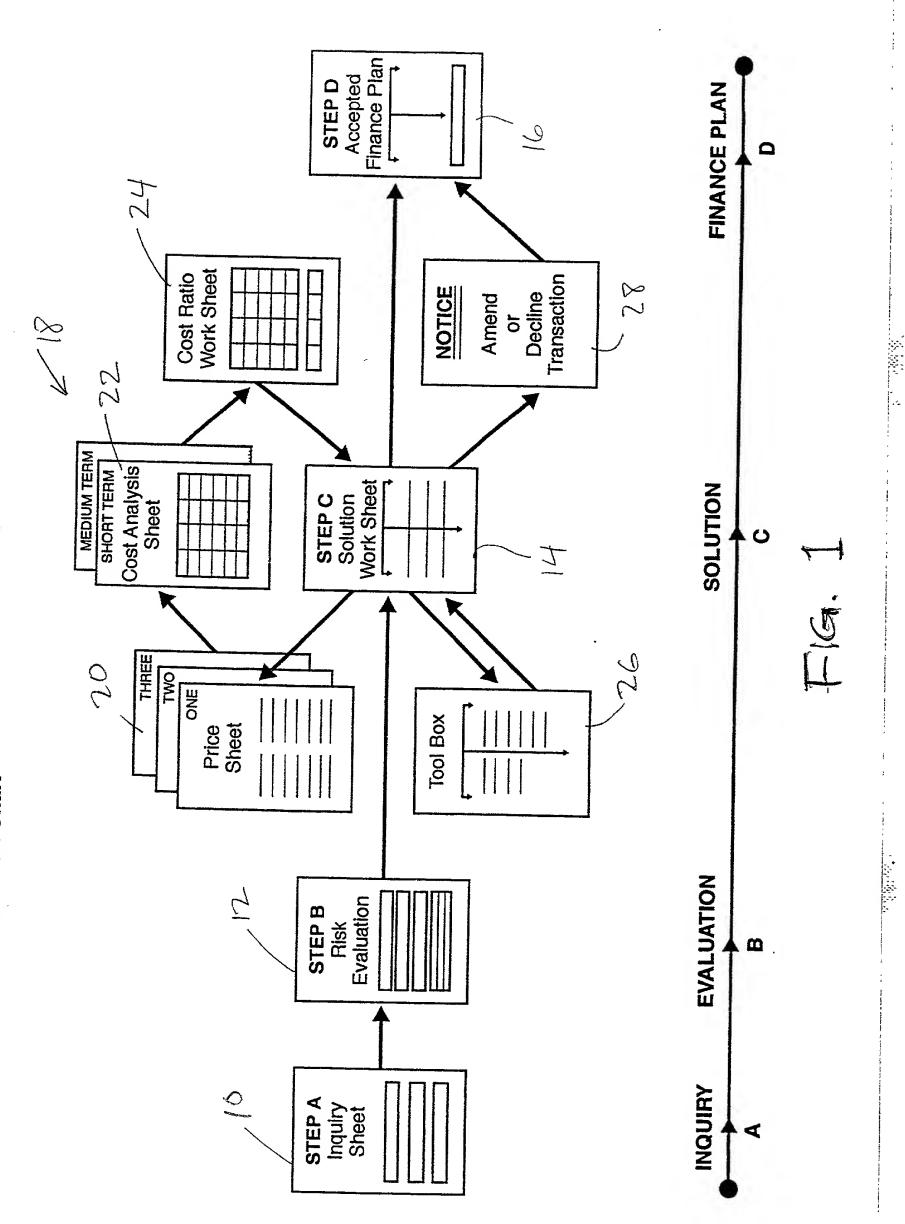
TRADE-T-SYSTEM® Four Step Virtual Transaction Flow Chart





TRADE-T-SYSTEMSM Transaction Inquiry Sheet



Time /0:00 am
Date _ 3/16/00

IDEALTITY.		Caro Sutem	Tre	
IDENTITY	1	. Core Systems		
	Address	• • • •	Suite	
	City Mounta	ein View	State <u>CA</u> Zip	
	Phone	Fax	E-mail	
	Contact David	Fax Fax Transactio	n No	
VALUES	Years in Business	Years in Exp	porting 8	
	Total Gross Sales	\$ 3 million Don	nestic 10% International 90%	
		% Domestic 35 %		
	Net Equity: Last	Quarter \$	Last Year \$ 500,000	
	4	Quarter \$	•	
· data to			Last leaf \$	
TRANSACTION	Importer/Buyer	Oil Company		
1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	1			
	City Moscol	X State_	ZipCountry Russia	
in the second	1	Fax	•	
### ### ### ### ######################		E-mail	-	
	-08-SFO			
		1-\$ 2-\$		
1	1			
Total	Description of Goods/Services <u>Core analysis equipment</u> US Content <u>90</u> % Required Days (Manufacture/Procure) <u>18 mo</u> . Estimated Ship Date			
		No Purchase Order: Yes/No		
PAYMENT	Payment Method:	☐ Cash in Advance		
	SHORT TERM	Letter of Credit: Sight/Usanc	e No. Davs	
		issue Bank Moscow To	Bank	
			Currency	
		Confirmed: Yes/No	Ouriency	
		Documentary Collection: Sig		
		☐ Open Account	Days	
		Credit Insurance: Yes/No	Factored: Yes/No	
	MEDIUM TERM			
FINANCE	Pre-Export Need	\$	No. of Days	
		\$		

TRADE-T-SYSTEMSM Risk Evaluation Sheet

S	ter	В

Transaction Amt \$ ______

No. of Shipments ______

Transaction No. ______

	PRE-EXPORT	F	POST-EXPORT
1. TRANSACTION	Sales contract 18 mo. to ship	Certi	- SFO ficate of spection
2. PAYMENT		Lette (:	er of Credit sight)
3. FINANCE			
EXPORT CREDIT RIS	SKS: PERFORMANCE	SHIPMENT	PAYMENT
Performance Risk Note	Experience with page 15 In business 8 year Export for 8 year	product rs ers	
Shipment Risk Notes:	FOB San Francis Certificate of Ins	co Airport (S spection requi	FO) red
Payment Risk Notes:	Letter of Credit	•	

14a TRADE-T-SYSTEMSM Step C Transaction Amt \$ 1,000,000 **Solution Work Sheet** No. of Shipments _____ Transaction No. **PRE-EXPORT POST-EXPORT** Purchase Final Order Date: Payment Date: − No. Days <u>//</u> – Time No. Days /____ Total Days: Incoterms Title Line* Tools: WCGP (Ex-Im, SBA, Amt. \$ ______ Disburse Rate ___% State) Structural Structural Costs Total Costs: Transaction Transaction Costs Total Costs: **Total Cost** Loan Amt \$ Loan Amt \$_ Ratio:____% SHIPMENT DATE FINAL RISK ASSESSMENT Performance: Shipment: Payment: * Title Line: OWNED_ NON-OWNED ____

1

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Hard Street

Total State

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TRADE-T-SYSTEMSM Financial Tool Box

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PRE-EXPORT POST-EXPORT			•	
WORKING CAPITAL	CODE	SHORT TERM	CODE T	
Cash in Advance	CIA	Cash In Advance	CIA	
Government-Sponsored Programs • Ex-Im Bank WCGP • SBA EWCP	EXB SBA	Letters of Credit • Sight • Usance	LOC	
State Guarantee Plans Trading Company	SGP	Documentary Collection • Sight Draft • Time Draft	DOC	
		Open Account International	OAT	
		Credit Insurance	SCI	
		Factoring • Factoring Guarantee	FTR FTG	
		MEDIUM TERM		
		International Credit Insurance	MCI	
		Ex-Im Bank Payment Guarantees	EPG	
		Standby Letter of Credit	SBL	
		Forfaiting	MTF	
		Leasing	LSG	
	4			
SHIPMENT DATE				

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TRADE-T-SYSTEMSM Tool Box Price Sheet

PAGE O	NE
Date	
Updated	

Exporter/Customer:	

PRE-EXPORT TOOLS	STRUCTURAL PRICE	TRANSACTION PRICE	LENDER REVENUE
FEDERAL PROGRAMS	\$	\$	\$
Ex-Im Bank WCGP			
Application Fee			
Guarantee Fee - Initial			
Guarantee Fee - Second Term			
SBA EWCP			
Application Fee			
Guarantee Fee - Initial			
Guarantee Fee - Second Term			
STATE PROGRAMS			
d Otata			
1. State:			
Application Fee			
Guarantee Fee - Initial			
Guarantee Fee - Second Term			
2. State:			
Application Fee			
Guarantee Fee - Initial			
Guarantee Fee - Second Term			
TRADING COMPANIES			
1			
2			
3			

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TRADE-T-SYSTEMSM Tool Box Price Sheet

(Continued)

PAGE TW	70
Date .	
Updated.	

Exporter/Customer:		
exporter/customer:		

POST-EXPORT TOOLS: SHORT TERM	STRUCTURAL PRICE	TRANSACTION PRICE	LENDER REVENUE
LETTERS OF CREDIT	\$	\$	\$
Advising Fee			
Negotiating Fee			
Confirmation Fee			
Amendment Fee			
Discrepancy Fee			
Other:			
Other:			
Total			
DOCUMENTARY COLLECTION FEE			
Correspondent Bank:			
CREDIT INSURANCE			
1. Company:			
Deposit Premium			
Transaction Premium			
Rate per \$100 Invoice Amount:			
Type of Policy:			
2. Company:			
Deposit Premium			
Transaction Premium			
Rate per \$100 Invoice Amount:			
Type of Policy:			
FACTORING			
House:			
Factoring Guarantee Fee			
Factoring Transaction Fee			

H. B. Mar. and Jus. B. Mr. Son, and D. Funf. H. Son, Bur.

TRADE-T-SYSTEMSM Tool Box Price Sheet

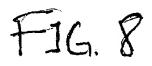
200

PAGE T	HREE
Date	
Updated	

(Continued)

Exporter/Customer:

POST-EXPORT TOOLS: MEDIUM TERM	STRUCTURAL PRICE	TRANSACTION PRICE	LENDER REVENUE
CREDIT INSURANCE POLICY Ex-Im Bank Medium Term Premium Country: Rate per \$100 Invoice Amount:	\$	\$	\$
PAYMENT GUARANTEE: EX-IM BANK Guarantee Fee Country:			
STANDBY LETTER OF CREDIT 1. Bank: Rate: 2. Bank: Rate:			
FORFAITING 1. House: Country: Discount: Fees: Total 2. House:			
Country: Discount: Fees: Total			
LEASING Company: Rate: Fees:			



TRADE-T-SYSTEMSM **Cost Analysis Sheet Short Term**

Transaction Amt. S	
No. of Shipments	
Transaction No.	

Exporter/Customer:	
Importer/Buver:	

STRUCTURAL COSTS

			EXPORTER COSTS		LENDER REVENUE	
		PRE	POST	PRE	POST	
STRUCTURAL	Application Fees		\$	\$	\$	\$
COSTS	Working Capital Guar	\$	\$	\$	\$	
	Initial Term Exp. Da	\$	\$	\$	\$	
	Second Term Exp. Date:			\$	\$	\$
-	Loan Origination Fees	\$	\$	\$	\$	
	Credit Insurance Depo	osit Premiums	\$	\$	\$	\$
)	Factoring Guarantee	Fees	\$	\$	\$	\$
	Other Fees:	\$	\$	\$	\$	
	Total Structural Costs	\$	\$	\$	\$	
	TOTAL (Pre + Post)	\$		\$		
TRANSACTION	Letters of Credit Fee	\$	\$	\$	\$	
COSTS	Documentary Collecti	\$	\$	\$	\$	
Short Term	Credit Insurance Tran	\$	\$	\$	\$	
	Rate per \$100 invo	\$	\$	\$	\$	
	Factoring Transaction	Fee	\$	\$	\$	\$
	Loan Disbursement F	ee	\$	\$	\$	\$
	Loan Interest Charges	5	\$	\$	\$	\$
	Other Fees:		\$	\$	\$	\$
	Total Transaction Cos	ts	\$	\$	\$	\$
	TOTAL (Pre + Post)		\$		\$	
SHIPMENT ALLOCATION	Shipment Date	Amount				
COSTS	1st	\$	\$	\$	\$	\$
8	2nd	\$	\$	\$	\$	\$
	3rd	\$	\$	\$	\$	\$
	Total Shipment Alloca	tion Costs	\$	\$	\$	\$

SHIPMENT ALLOCATION COSTS

Total shipment allocation costs equal total transaction costs.

TOTAL (Pre + Post)

The first trans tr

TRADE-T-SYSTEMSM Cost Ratio Work Sheet

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Total Structural Cost Amo	unt
\$	
Period To	

_

		1	2	3	TOTAL
A.	Transaction No.				
B.	Ship Date				

EXPORTER COST

		PRE	POST	PRE	POST	PRE	POST	PRE	POST
C.	Structural Cost Allocation	\$	\$	\$:	\$	\$	\$	\$	\$
	TOTAL (Pre + Post)	\$		\$		\$		\$	
D.	Transaction Cost:								
	1st Shipment	\$	\$	\$	\$	\$	\$	\$	\$
	2nd Shipment	\$	\$	\$	\$	\$	\$	\$	\$
	3rd Shipment	\$	\$	\$	\$	\$	\$	\$	\$
	Total Trans. Costs	\$	\$	\$	\$	\$	\$	\$	\$
	TOTAL (Pre + Post)	\$		\$		\$		\$	
E.	Transaction Amt.	\$		\$		\$		\$	
F.	Structural Cost Ratio (C ÷ E)	%	%	%	%	%	%	%	%
G.	Transaction Cost Ratio (D ÷ E)	%	%	%	%	%	%	%	%
Н.	Total Cost Ratio (F + G)	%	%	%	%	%	%	%	%
I.	TOTAL (Pre + Post)		%	<u>,</u>	%		%		%

LENDER REVENUE

	Structural Revenue Transaction Rev.	\$ \$ \$	\$ \$ \$	\$ \$	\$ \$	\$ \$ \$
	Total Revenue	\$ \$	\$ \$	\$	\$	\$ \$
L.	TOTAL (Pre + Post)	\$ 	\$ 	\$		\$
М.	TOTAL REVENUE RATIO (L ÷ E)	%	%		%	 %

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TRADE-T-SYSTEMSM Accepted Finance Plan

	Ste	a≘	L)
<u></u>				<u> </u>

Date Accepted	
Transaction No	
Transaction Amt \$	_

Exporter/Customer:	
Importer/Buyer:	

	PRE-EXPORT	POST-EXPORT	
Purchase Order Documents			
TOOL: Action Steps			TOOL: Action Steps
TOOL: Action Steps			TOOL: Action Steps
LOAN AMOUNT: Action Steps	\$	\$	LOAN AMOUNT: Action Steps
	SHIPMENT	DATE	
Shipment D	ocuments:		
-	/CUSTOMER FINANCIAL INF		

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TRADE-T-SYSTEMSM
Actual Loan/Collateral Journal

Exporter/Customer:

% Disbursement Rate_ Guarantee Limit \$_ Period__

	PRE-	PRE-EXPORT WORKING CAPITAL LOANS	RKING CAPIT	AL LOANS		POST-EXP	ORT ACCOUN	TS REC	POST-EXPORT ACCOUNTS RECEIVABLE LOANS	ANS
	DATE	LOAN NO.	FINAL PAYMENT	LOAN	DATE	LOAN NO.	IMPORTER/ BUYER	PYMT. CODE	FINAL	LOAN
Transaction No.										
Shipments: 1st										
2nd				Andreas de la companya de la company						
3rd										
Total Days Outstanding										
Transaction No.										
Shipments: 1st										
2nd										
3rd										
Total Days Outstanding										
Transaction No.										
Shipments: 1st										
2nd										
3rd										
Total Days Outstanding										

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TRADE-T-SYSTEMSM **Actual Transaction Cost Review Sheet Short Term**

Transaction Amt. 9	ò
No. of Shipments	
Transaction No.	

Exporter/Customer:	
Importer/Ruver	

STRUCTURAL COSTS

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COSTS

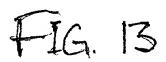
Medium Term

				EXPORT	ER COSTS	LENDER	REVENUE
				PRE	POST	PRE	POST
STRUCTURAL	Application	Fees		\$	\$	\$	\$
COSTS	Working Ca	pital Guara	antee Fees	\$. \$	\$	\$
	Initial Ter	m Exp. Da	te	\$	\$	\$	\$
_	Second T	erm Exp. I	Date	\$. \$	\$	\$
	Loan Origin	ation Fees	;	\$. \$	\$	\$
	Credit Insur	ance Depo	osit Premiums	\$. \$	\$	\$
	Factoring G	uarantee I	-ees	\$. \$	\$	\$
	Other Fees:			\$. \$	\$	\$
	Total Structi	ural Costs		\$	\$	\$	\$
	TOTAL (Pre	+ Post)		\$		\$	
TRANSACTION	Credit Insur	ance Pren	nium .	\$	\$	\$	\$
COSTS	Ex-Im Paym	nent Guara	antee	\$. \$	\$	\$
Medium Term	Standby Le	tters of Cre	edit	\$	_\\$	\$	\$
	Forfaiting C	harge		\$	\$	\$	\$
	Lending Fe	es		\$	_\\$	\$	\$
•	Promissory	Note Fees	3	\$	_ \$	\$	_
	Promissory	Note Disc	ount	\$	_ \$	\$	\$
	Importer/Buyer Bill Back Charge (-) Total Transaction Costs) (\$	_) (\$
						\$	\$
	TOTAL (Pre + Post)			\$		\$	
SHIPMENT	Shipment	Date	Amount				
ALLOCATION COSTS	1st		\$	\$	_ \$	\$	_ \$
	2nd		\$	_ \$	_\\$	\$	\$
	3rd		\$	_ \\$	_ \\$. \$	\$
	Total Shipm	nent Alloca	tion Costs	\$	\$	\$	\$
	70744					 	

SHIPMENT **ALLOCATION** COSTS

TOTAL (Pre + Post)

Total shipment allocation costs equal total transaction costs minus bill back charges.



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	Exp Imp
STRUCT COSTS	URAL

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COSTS Short Te

TRADE-T-SYSTEMSM

Actual Transaction Cost Review Sheet

Transaction Amt. \$	
No. of Shipments	
Transaction No.	

Exporter/Customer:	
mnorter/Ruver	

	····			EXPORT	R COSTS	LENDER	REVENUE
				PRE	POST	PRE	POST
STRUCTURAL	Application	Fees		\$	\$	\$	\$
COSTS	Working Ca	pital Guara	antee Fees	\$	\$	\$	\$
	Initial Ter	m Exp. Da	te:	\$	\$	\$	\$
	Second 7	erm Exp. [Date:	\$	\$	\$	\$
	Loan Origin	ation Fees		\$	\$	\$	\$
	Credit Insur	ance Depo	sit Premiums	\$	\$	\$	\$
	Factoring G	uarantee F	ees	\$	\$	\$	\$
	Other Fees:	·		\$	\$	\$	\$
	Total Struct	ural Costs		\$	\$	\$	\$
	TOTAL (Pre	+ Post)		\$		\$	
TRANSACTION	Letters of C	redit Fee	<u> </u>	\$	\$	\$	\$
COSTS	Documenta	ry Collectio	on Fee	\$	\$	\$	\$
Short Term	Credit Insur	ance Trans	s. Premium	\$	\$	\$	\$
	Rate per	\$100 Invoi	ce Amt:	\$	\$	\$	\$
	Factoring T	ransaction	Fee	\$	\$	\$	\$
	Loan Disbu	rsement Fe	ee	\$	\$	\$	\$
	Loan Intere	st Charges	;	\$	\$	\$	\$
	Other Fees	•		\$	\$	\$	\$
	Total Transa	action Cost	is	\$	\$	\$	\$
	TOTAL (Pro	e + Post)		\$		\$	
SHIPMENT	Shipment Date Amo						
ALLOCATION COSTS	1st		\$	\$	\$	\$	\$
	2nd		\$	\$	\$	\$	\$
	3rd		\$	\$	\$	\$	\$
	Total Shipn	nent Alloca	tion Costs	\$	\$	\$	\$
	TOTAL (Pr	e + Post)		\$		\$	

Total shipment allocation costs equal total transaction costs.



TRADE-T-SYSTEMSM Actual Cost Ratio Comparison Sheet

Total Structural Cost Amount
\$
Period To

Exporter/Customer:

		1	2	TOTAL	TOTAL
A. B.	Transaction No. Ship Date	-		ACTUAL COSTS AND REVENUE	VIRTUAL COSTS AND REVENUE (Cost Ratio Work Sheet)

EXPORTER COST

		PRE	POST	555		T		Ţ	
_		TRE	PUST	PRE	POST	PRE	POST	PRE	POST
C.	Structural Cost Allocation	\$	\$	\$	\$	\$	\$	\$	\$
	TOTAL (Pre + Post)	\$		\$		\$	<u> </u>	s	
D.	Transaction Cost:							V	
	1st Shipment	\$	\$	\$	\$	\$	\$	\$	\$
	2nd Shipment	\$	\$	\$	\$	\$	\$	\$	\$
	3rd Shipment	\$	\$	\$	\$	\$	S	\$	\$
	Total Trans. Costs	\$	\$	\$	\$	\$	S	\$_	\$_
	TOTAL (Pre + Post)	\$		\$		\$		\$	Ψ
E.	Transaction Amt.	\$		\$		\$		\$	
F.	Structural Cost Ratio (C ÷ E)	%	%	%	%	%	0/		
G.	Transaction Cost Ratio (D ÷ E)	%	%	%	%	%		70	%
H.	Total Cost Ratio , (F + G)	%	%	%	%	%	%	%	%
I.	TOTAL (Pre + Post)		%		%		%	%	%

LENDER REVENUE

K.	Structural Revenue Transaction Rev. Total Revenue	\$ \$ \$	\$	\$ \$	\$ \$	\$ \$	\$	\$ \$	\$ \$	_
L.	TOTAL (Pre + Post)	\$	Ψ	\$	D	\$	\$	\$ \$	\$	_
	TOTAL REVENUE RATIO (L ÷ E)		%		%		%		%	

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TRADE-T-SYSTEMSM
Actual Transaction Flow Chart

